

Information to identify the case:

Debtor 1	Mark J. Bennett	Social Security number or ITIN	xxx-xx-8524
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Marion R. Bennett	Social Security number or ITIN	xxx-xx-1209
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-18894-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark J. Bennett

Marion R. Bennett
aka Marion R. Golubinski

9/1/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark J. Bennett
Marion R. Bennett
Debtors

Case No. 16-18894-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 01, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mark J. Bennett, Marion R. Bennett, 3 Venus Street, New Monmouth, NJ 07748-1525
516163810	+ Prudential Financial, Att: Retirement Plan Servicing, 751 Broad Street, Newark, NJ 07102-3754
516163812	+ United Collection Bureau Inc., 5620 Southwyck Blvd., Toledo, OH 43614-1501
516177376	+ VW Credit, Inc., PO BOX 9013, ADDISON, TEXAS 75001-9013

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 01 2021 22:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 01 2021 22:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516163799	EDI: AMEREXPR.COM	Sep 02 2021 01:53:00	American Express, PO Box 981535, El Paso, TX 79998-1535
516250630	EDI: BECKLEE.COM	Sep 02 2021 01:53:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516163800	Email/Text: cms-bk@cms-collect.com	Sep 01 2021 22:22:00	Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
516355586	EDI: BL-BECKET.COM	Sep 02 2021 01:53:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516163801	EDI: RMSC.COM	Sep 02 2021 01:53:00	Car Care One/Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
516163802	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
516163803	EDI: DISCOVER.COM	Sep 02 2021 01:53:00	Discover, PO Box 30943, Salt Lake City, UT 84130
516181018	EDI: IRS.COM	Sep 02 2021 01:53:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516183935	EDI: DISCOVER.COM	Sep 02 2021 01:53:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
516163804	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
516163807	Email/Text: PBNCNotifications@peritussservices.com	Sep 01 2021 22:21:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
516392571	Email/PDF: resurgentbknofications@resurgent.com	Sep 01 2021 22:25:27	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC

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516284116	+ EDI: MID8.COM	Sep 02 2021 01:53:00	29603-0587 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516163808	+ EDI: RMSC.COM	Sep 02 2021 01:53:00	Old Navy, Att: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
516163809	+ EDI: RMSC.COM	Sep 02 2021 01:53:00	PC Richard/Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
516403818	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
516403374	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516163811	EDI: CITICORP.COM	Sep 02 2021 01:53:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
516163813	Email/Text: vci.bkcy@vwcredit.com	Sep 01 2021 22:22:00	Volkswagen Credit, PO Box 3, Hillsboro, OR 97123-0003
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516163806	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516163805	*	Internal Revenue Service, Insolvency Unit, PO Box 744, Springfield, NJ 07081
516284118	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
518242701	*+	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor VW Credit Inc. dcarlon@kmlawgroup.com, bkgroun@kmlawgroup.com
Rebecca Ann Solarz	

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on behalf of Creditor VW Credit Inc. rsolarz@kmlawgroup.com

Warren Brumel

on behalf of Joint Debtor Marion R. Bennett wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

Warren Brumel

on behalf of Debtor Mark J. Bennett wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 6